

WHAT IS CLAIMED IS:

1 1. A method for selling a product, the method comprising:  
2 conveying the product to a customer before a transaction term of the sale has  
3 been finalized;  
4 determining a final value of the transaction term; and  
5 completing the sale using the final value of the transaction term as a term of the  
6 sale.

2 2. The method of claim 1, wherein the transaction term comprises a price term,  
3 and wherein determining the final value of the price term comprises:  
4 receiving a first override price;  
5 comparing the first override price with a default price; and  
6 setting, based upon the comparison of the first override price with the default  
price, the final value of the price term to the first override price.

1 3. The method of claim 2, wherein said receiving a first override price  
2 comprises receiving the first override price from the customer.

1 4. The method of claim 2, wherein said receiving the first override price  
2 comprises receiving the first override price within a predefined time period.

1 5. The method of claim 2, wherein said receiving the first override price  
2 comprises receiving the first override price which is less than the default price.

1 6. The method of claim 1, wherein the transaction term comprises an interest  
2 rate term, and wherein determining the final value of the interest rate term comprises:  
3 receiving a first override interest rate;

4 comparing the first override interest rate with a default interest rate; and  
5 setting, based upon the comparison of the first override interest rate with the  
6 default interest rate, the final value of the interest rate term to the first override interest  
7 rate.

1 7. The method of claim 6, wherein receiving a first override interest rate  
2 comprises receiving a first override interest rate within a predefined time period.

1 8. The method of claim 6, wherein receiving a first override interest rate  
2 comprises receiving a first override interest rate which is less than the default price.

1 9. The method of claim 1, wherein the transaction term comprises a warranty  
2 provision term, and wherein determining the final value of the warranty provision term  
3 comprises:

4 receiving a first override warranty provision;

5 comparing the first override warranty provision with a default warranty  
6 provision; and

7 setting, based upon the comparison of the first override warranty provision and  
8 the default warranty provision, the final value of the warranty term to the first override  
9 warranty provision

1 10. The method of claim 9, wherein receiving a first override warranty  
2 provision comprises receiving a first override warranty provision within a predefined  
3 time period.

1 11. The method of claim 9, wherein receiving a first override warranty  
2 provision comprises receiving a first override warranty provision which is longer in  
3 duration compared to the default warranty provision.

sd  
a2

586250-74060460

1 12. A method for selling a product, comprising:  
2 conveying the product to a customer before a final sale price is determined;  
3 if a first override price is received for the product, setting the final sale price to  
4 the first override price; and  
5 if a first override price is not received for the product, setting the final sale price  
6 to a default price.

1 13. The method of claim 12, further comprising billing the customer the final  
2 sale price.

1 14. The method of claim 12, wherein receiving a first override price comprises  
2 receiving a first override price within a predefined time period.

1 15. The method of claim 12, wherein receiving a first override price comprises  
2 receiving a first override price less than the default price.

1 16. The method of claim 12, further comprising receiving customer information  
2 including a customer identifier.

1 17. The method of claim 12, wherein receiving the first override price  
2 comprises receiving a first override confirmed price, comprising:  
3 receiving the first override price from the customer;  
4 confirming the customer; and  
5 confirming the first override price.

1 18. The method of claim 17, wherein confirming the customer comprises:  
2 receiving the customer identifier; and  
3 comparing the received customer identifier with a stored customer identifier.

1 19. The method of claim 18, wherein confirming the first override price  
2 comprises:  
3 retrieving, from a database, prices previously confirmed for the product; and  
4 comparing the first override price with at least one of the previously confirmed  
5 prices.

1 20. The method of claim 17, further comprising receiving competing product  
2 provider contact information associated with the first override price.

1 21. The method of claim 18, wherein confirming the first override price  
2 comprises contacting the competing product provider to verify the first override price.

1 22. The method of claim 17, wherein:  
2 receiving the first override price from the customer comprises  
3 receiving the first override price and a competing product provider's  
4 Uniform Resource Locator (URL) address;  
5 confirming the customer comprises  
6 receiving a customer identifier, and  
7 comparing the received customer identifier with a stored customer  
8 identifier; and  
9 confirming the first override price comprises:  
10 accessing a Web site using the received URL address, and  
11 locating the first override price within the Web site.

1 23. The method of claim 16, wherein receiving the first override price from the  
2 customer comprises receiving an advertisement listing a competing product provider's  
3 sale price.

1 24. The method of claim 12, wherein receiving a first override price comprises  
2 receiving a first override price which is greater than or equal to a predefined minimum  
3 price.

1 25. The method of claim 16, wherein customer information further comprises  
2 payment information for identifying a payment account, the method further comprising  
3 placing a hold on funds within the payment account, the amount of which is based upon  
4 the default price.

1 26. A method for selling a product, comprising:  
2 authorizing conveyance of the product to a customer before a final sale price is  
3 determined;  
4 if a first override price is received for the product, setting the final sale price to  
5 the first override price; and  
6 if a first override price is not received for the product, setting the final sale price  
7 to a default price.

1 27. The method of claim 26, wherein setting the final sale price comprises:  
2 receiving a first override price;  
3 comparing the first override price to a default price, wherein the first override  
4 price is less than the default price; and  
5 setting the final sale price to the first override price.

1 28. The method of claim 26, wherein authorizing comprises deactivating an  
2 egress control device coupled to the product.

1 29. The method of claim 26, wherein authorizing comprises affixing a product  
2 marker to the product.

1 30. The method of claim 26, wherein authorizing comprises supplying a  
2 product receipt identifying the product.

1 31. A method for selling a product, comprising:  
2 arranging a purchase transaction comprising an non-final sale price term,  
3 wherein the sale price term comprises a default price;  
4 conveying the product to the customer;  
5 receiving a first override price for the product;  
6 replacing the default price with the first override price;  
7 receiving a second override price for the product;  
8 replacing the first override price with the second override price; and  
9 completing the purchase transaction using the second override price as the sale  
10 price term.

1 32. The method of claim 31, wherein replacing the default price comprises:  
2 comparing the default price with the first override price, wherein the first  
3 override price is less than the default price; and  
4 setting the price of the product to the first override price.

1 33. The method of claim 32, wherein replacing the first override price  
2 comprises:  
3 comparing the first override price with the second override price, wherein the  
4 second override price is less than the first override price; and  
5 setting the price of the product to the second override price.

sd  
a5  
1 34. A method for purchasing a product from a seller, comprising:  
2 initiating a purchase transaction comprising a transaction term having a default  
3 value;  
4 acquiring the product subject to the default value;  
5 communicating to the seller a first override value for the transaction term;  
6 completing the purchase transaction using the first override value for the  
7 transaction term.

1 35. The method of claim 34, wherein the transaction term comprises a sale  
2 price term, the default value comprises a seller-defined sale price and the first override  
3 value comprises a sale price less than the seller-defined sale price.

1 36. The method of claim 34, wherein the transaction term comprises an interest  
2 rate term, the default value comprises a seller-defined interest rate and the first override  
3 value comprises an interest rate less than the seller-defined interest rate.

1 37. The method of claim 34, wherein the transaction term comprises a warranty  
2 provision term, the default value comprises a seller-defined warranty period and the  
3 first override value comprises warranty period longer in duration compared to the  
4 seller-defined warranty period.

38. A computer-readable medium that stores computer-readable instructions for directing a processor to perform the method of claim 1.

39. A computer-readable medium that stores computer-readable instructions for directing a processor to perform the method of claim 12.

40. A computer-readable medium that stores computer-readable instructions for directing a processor to perform the method of claim 26.

41. A computer-readable medium that stores computer-readable instructions for directing a processor to perform the method of claim 31.

42. A computer-readable medium that stores computer-readable instructions for directing a processor to perform the method of claim 34.

43. A system configured to authorize conveyance of a product to a purchaser before a transaction term of the sale is made final, the system comprising:  
a point of sale terminal having an input device configured to accept product information; and  
a central server coupled to the point of sale terminal, comprising:  
a data storage device configured to store a default value for the transaction term corresponding to the product;  
a network interface configured to receive, after product conveyance, a final value corresponding to the transaction term of the product; and



10 a processor coupled to the data storage device and the network interface,  
11 the processor configured to retrieve and replace the default value with the final  
12 value.

1 44. The system of claim 43, wherein the point of sale terminal comprises:  
2 a terminal processor coupled to the central server and configured to control the  
3 operation of the point of sale terminal;  
4 a credit authorization terminal coupled to the terminal processor and configured  
5 to receive payment information;  
6 a bar code scanner coupled to the terminal processor and configured to receive  
7 product information; and  
8 a receipt terminal coupled to the terminal processor and configured to output an  
9 authorization record indicating the purchase transaction has been authorized.

1 45. The system of claim 43, further comprising a customer-operated kiosk,  
2 comprising:  
3 a terminal processor coupled to the central server and configured to control the  
4 operation of the point of sale terminal;  
5 a credit authorization terminal coupled to the terminal processor and configured  
6 to receive payment information;  
7 a bar code scanner coupled to the terminal processor and configured to receive  
8 product information; and  
9 a deactivation unit coupled to the terminal processor, wherein the product  
10 comprises an egress control device for alerting the seller of the product's unauthorized  
11 removal from the seller's facility, and wherein the deactivation unit deactivates the  
12 product's egress control device upon authorization of the purchase transaction.

1 46. The system of claim 43, wherein the central server further comprises:  
2 a system clock coupled to the central processor and configured to determine the  
3 expiration of an offer period associated with the purchase transaction;

4 a monitor coupled to the central processor and configured to display present and  
5 previous purchase transactions; and

6 a keyboard coupled to the central processor and configured to input transaction  
7 terms and transaction term values.

1 47. The system of claim 43, wherein the data storage device stores a  
2 registration database configured to store registration records relating to purchase  
3 transactions.

1 48. The system of claim 43, wherein the data storage device stores a product  
2 database configured to store product records.

1 49. The system of claim 43, wherein the data storage device stores a customer  
2 database configured to store customer records.

1 50. A system configured to authorize conveyance of a product to a purchaser  
2 before a transaction term of the sale is made final, the system comprising:  
3 point of sale input means for accepting product information; and  
4 central computing means coupled to the point of sale input means, comprising:  
5 data storage means for storing a default value for the transaction term  
6 corresponding to the product;  
7 network interface means for receiving, after product conveyance, a final  
8 value corresponding to the transaction term of the product; and  
9 central processor means coupled to the data storage means and the  
10 network interface means, for retrieving and replacing the default value with the  
11 final value.

51. The system of claim 50, wherein the point of sale input means comprises:

terminal processor means coupled to the central computing means for controlling the operation of the point of sale input means;

account authorization means coupled to the terminal processor means for receiving payment information;

product identification means coupled to the terminal processor means for receiving product information; and

authorization means coupled to the terminal processor means for outputting an authorization record indicating the purchase transaction has been authorized.

52. The system of claim 50, further comprising a customer operation kiosk, comprising:

- kiosk processor means coupled to the central computing means for controlling the operation of the kiosk;
- account authorization means coupled to the kiosk processor means for receiving payment information;
- product identification means coupled to the kiosk processor means for receiving product information; and
- deactivation means coupled to the kiosk processor means, wherein the product comprises an egress control device for alerting the seller of the product's unauthorized removal from the seller's facility, and wherein the deactivation means deactivates the product's egress control device upon authorization of the purchase transaction.

53. A method, comprising:

- receiving transaction information related to a customer who takes possession of a product from a seller before a price for the product has been finalized;
- determining a final price for the product; and
- charging an account associated with the customer an amount based on the final price.

1 54. The method of claim 53, wherein said receiving, determining and charging  
2 are performed by a credit card issuer.

1 55. The method of claim 54, wherein said determining comprises:  
2 receiving a first override price;  
3 comparing the first override price with a default price; and  
4 setting, based upon the comparison of the first override price with the default  
5 price, the final price to the first override price.

1 56. The method of claim 55, wherein said receiving the first override price  
2 comprises receiving the first override price from the customer.